
Health Insurance

Definition: Respondents, ages 18-64, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicare.

Prevalence of No Health Insurance

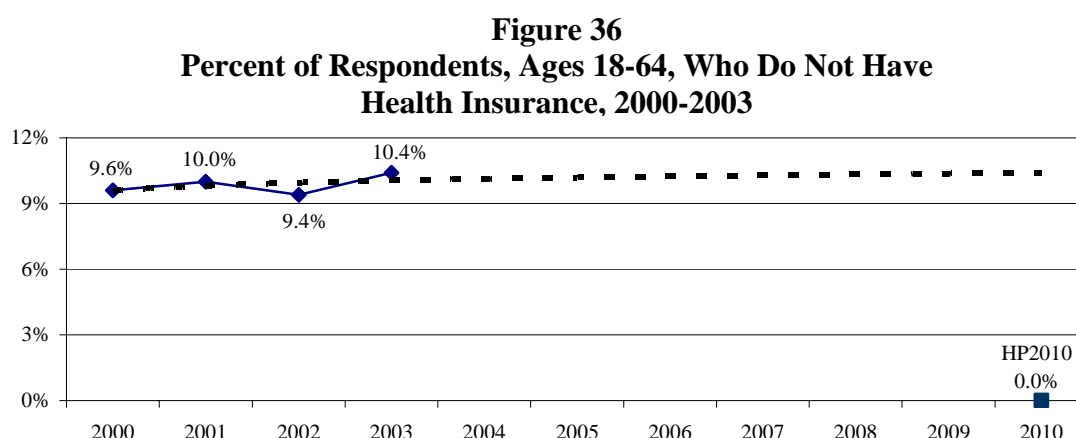
- South Dakota 10.4%
- There is no nationwide percent for no health insurance for 18-64 year olds

Healthy People 2010 Objective

Decrease the proportion of persons not insured to 0 percent.

Trend Analysis

Since this question was first asked in 2000, the percent of respondents ages 18 to 64 who stated they had no health insurance has increased from 9.6 percent in 2000 to a high of 10.4 percent in 2003.



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2003

Demographics

Gender	There were no appreciable differences between men and women overall or for any demographic group between the two.
Age	Lack of health insurance decreases with increasing age with the most notable decrease occurring at the 35-44 age group.
Race	Whites report a considerably higher prevalence for lack of health insurance than do American Indians.
Region	The west region shows a substantially higher prevalence for lack of health insurance than the central region which has the lowest percent uninsured.
Household Income	Lack of health insurance generally decreases with increasing household income. The most notable decreases occurred at the \$25,000-\$34,999, \$35,000-\$49,999, and \$75,000 and over income groups.

Education	The higher the level of education the lower the rate of no health insurance. The most appreciable change occurs between high school graduates and those with some post-high school education.
Employment Status	It is interesting to note the considerable difference in health insurance coverage between those that are employed for wages and those that are self-employed. This difference holds truer for females than for males. Those that are unemployed show a large percentage without health insurance.
Marital Status	Those who are divorced, separated, or have never been married have a much higher percentage with no health insurance versus those who are married. These differences hold true for both males and females with the exception of females not showing a major difference between those that have never been married and those that are currently married.

Table 41
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2003

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
Total	3,746	10.4	(9.2-11.7)	1,638	11.8	(9.9-13.9)	2,108	9.0	(7.6-10.5)
Age									
18-24	332	17.7	(13.4-22.9)	156	21.8	(15.3-30.1)	176	13.2	(8.5-19.8)
25-34	650	13.1	(10.4-16.3)	268	15.4	(11.1-20.9)	382	10.7	(7.8-14.5)
35-44	968	8.0	(6.3-10.2)	426	9.3	(6.6-13.0)	542	6.7	(4.8-9.3)
45-54	1,004	7.7	(6.1-9.7)	455	6.9	(4.8-9.8)	549	8.6	(6.3-11.6)
55-64	792	6.3	(4.7-8.3)	333	6.4	(4.2-9.6)	459	6.2	(4.3-9.0)
65-74	-	-	-	-	-	-	-	-	-
75+	-	-	-	-	-	-	-	-	-
Race									
White	3,380	10.2	(9.0-11.6)	1,500	11.6	(9.7-13.7)	1,880	8.9	(7.4-10.5)
American Indian	239	4.3	(2.1-8.8)	*	*	*	*	*	*
Region									
Southeast	953	8.9	(6.9-11.4)	426	11.0	(7.9-15.1)	527	6.5	(4.4-9.6)
Northeast	984	11.2	(9.0-13.9)	416	10.7	(7.5-15.1)	568	11.7	(8.8-15.4)
Central	459	7.7	(5.4-11.0)	201	8.3	(4.8-14.0)	258	7.2	(4.6-11.3)
West	1,037	13.7	(11.3-16.6)	470	16.0	(12.3-20.6)	567	11.3	(8.6-14.7)
American Indian Counties	313	8.4	(5.4-12.8)	125	10.3	(5.6-18.2)	188	6.7	(3.7-11.9)
Household Income									
Less than \$15,000	282	24.1	(18.1-31.3)	105	28.2	(18.0-41.3)	177	20.7	(14.9-28.2)
\$15,000-\$19,999	251	27.2	(20.9-34.6)	101	32.1	(22.1-44.1)	150	23.0	(15.6-32.5)
\$20,000-\$24,999	387	24.6	(19.6-30.4)	184	30.9	(23.4-39.7)	203	16.4	(11.2-23.4)
\$25,000-\$34,999	621	10.5	(7.9-13.8)	251	11.1	(7.5-16.1)	370	10.0	(6.6-14.8)
\$35,000-\$49,999	779	5.1	(3.6-7.1)	341	5.2	(3.1-8.4)	438	4.9	(3.1-7.8)
\$50,000-\$74,999	669	4.5	(2.7-7.5)	303	7.0	(3.9-12.4)	366	1.6	(0.6-3.9)
\$75,000+	521	0.5	(0.1-1.7)	*	*	*	*	*	*
Education									
Less than High School	202	17.9	(12.3-25.2)	102	22.8	(14.8-33.5)	100	11.0	(5.2-21.7)
High School or G.E.D.	1,187	14.5	(12.1-17.2)	563	14.7	(11.4-18.9)	624	14.2	(11.1-17.9)
Some Post-High School	1,196	9.1	(7.3-11.4)	477	11.7	(8.5-15.8)	719	6.9	(5.2-9.2)
College Graduate	1,158	5.6	(4.2-7.6)	494	5.7	(3.6-8.8)	664	5.6	(3.7-8.2)
Employment Status									
Employed for Wages	2,571	9.1	(7.8-10.6)	1,086	11.0	(8.9-13.6)	1,485	7.1	(5.7-8.9)
Self-employed	535	14.5	(11.2-18.6)	353	13.4	(9.6-18.3)	182	17.3	(11.5-25.3)
Unemployed	105	22.3	(13.3-35.0)	*	*	*	*	*	*
Homemaker	186	12.3	(7.6-19.4)	*	*	*	*	*	*
Retired	147	8.2	(4.0-16.1)	*	*	*	*	*	*
Unable to Work	111	15.4	(8.1-27.2)	*	*	*	*	*	*

Table 41 (continued)
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2003

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
Marital Status									
Married/Unmarried Couple	2,449	6.8	(5.7-8.1)	1,049	6.7	(5.1-8.7)	1,400	6.9	(5.5-8.6)
Divorced/Separated	577	19.0	(15.4-23.3)	223	21.7	(16.0-28.7)	354	17.2	(12.8-22.7)
Widowed	*	*	*	*	*	*	*	*	*
Never Married	628	18.6	(14.8-23.1)	349	22.6	(17.3-28.9)	279	12.3	(8.0-18.4)

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2003

Note: *Results based on sample sizes less than 100 have been suppressed.

Further Analysis

Following are data illustrating the percent of those aged 18 to 64 who did not have not health insurance for various health behaviors and conditions. For example, 23.6 percent of women respondents who stated they had insufficient cervical cancer screening have no health insurance, while 7.8 percent of respondents who had sufficient cervical cancer screening have no health insurance.

Table 42
No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2003

Health Behavior or Condition	# Respondents	% No Health Insurance	95% CI
Fair or Poor Health Status	383	13.7	10.2-18.2
Excellent, Very Good, or Good Health Status	3,361	10.1	8.8-11.5
Obese	910	8.8	6.8-11.3
Overweight	2,249	9.4	8.0-11.0
Not Overweight	1,365	11.8	9.7-14.2
No Leisure Time Physical Activity	777	12.9	10.3-16.0
Leisure Time Physical Activity	2,967	9.8	8.5-11.3
No Moderate Physical Activity	1,912	10.2	8.7-12.0
Moderate Physical Activity	1,760	10.5	8.8-12.5
No Vigorous Physical Activity	2,847	10.6	9.3-12.1
Vigorous Physical Activity	866	9.1	6.9-12.0
Not Doing Anything to Control Weight	922	15.7	12.9-18.9
Trying to Lose or Maintain Weight	2,818	8.4	7.3-9.8
Less Than Five Servings of Fruits and Vegetables	3,116	10.7	9.4-12.1
At Least Five Servings of Fruits and Vegetables	630	8.8	6.4-12.1
Current Smoker	977	18.2	15.3-21.6
Former Smoker	878	7.0	5.3-9.2
Never Smoked	1,887	7.9	6.5-9.5
Smokeless Tobacco Use	266	12.5	8.3-18.6
No Smokeless Tobacco Use	3,473	10.2	9.0-11.6
Drank Alcohol in Past 30 Days	2,420	10.4	8.9-12.0
No Alcohol in Past 30 Days	1,319	10.4	8.5-12.6
Binge Drinker	748	13.7	10.9-17.2
Not a Binge Drinker	2,981	9.4	8.1-10.7
Heavy Drinker	171	15.6	9.4-24.8
Not a Heavy Drinker	3,559	10.1	9.0-11.4
Hypertension	787	7.9	6.0-10.3
No Hypertension	2,956	10.9	9.6-12.4
High Blood Cholesterol	805	5.3	3.9-7.2
No High Blood Cholesterol	1,948	7.3	6.1-8.8
No Mammogram within Past Two Years (40+)	309	18.7	14.2-24.4
Mammogram within Past Two Years (40+)	1,004	4.2	3.1-5.6

Table 42 (continued)			
No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2003			
Health Behavior or Condition	# Respondents	% No Health Insurance	95% CI
Insufficient Cervical Cancer Screening	174	23.6	16.6-32.4
Sufficient Cervical Cancer Screening	1,511	7.8	6.4-9.6
No Flu Shot (65+)	-	-	-
Flu Shot (65+)	-	-	-
No Pneumonia Shot (65+)	-	-	-
Pneumonia Shot (65+)	-	-	-
Diabetes	208	7.3	4.2-12.2
No Diabetes	3,537	10.5	9.3-11.9
Current Asthma	250	10.9	6.8-17.1
Former Asthma	110	16.2	9.6-26.0
Never Had Asthma	3,376	10.1	8.9-11.5
Arthritis	926	8.3	6.4-10.7
No Arthritis	2,808	11.0	9.6-12.5
Arthritis - Activities Limited	444	7.6	5.1-11.2
No Arthritis - Activities Limited	3,284	10.7	9.4-12.1
Disability - Activities Limited	653	10.6	8.0-13.9
No Disability - Activities Limited	3,089	10.3	9.1-11.8
Disability with Special Equipment Needed	130	9.4	5.0-16.8
No Disability with Special Equipment Needed	3,613	10.4	9.2-11.7
Injured in a Fall (45+)	105	11.0	6.0-19.3
Not Injured in a Fall (45+)	1,688	6.9	5.7-8.4
Sunburn in Past 12 Months	1,807	10.0	8.4-11.9
No Sunburn in Past 12 Months	1,923	10.8	9.1-12.7
Military Veteran	503	10.2	7.2-14.4
Not a Military Veteran	3,240	10.4	9.2-11.8

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2003

Since 2000, employer based coverage was the highest type of health insurance reported by respondents. However, in 2003 employer based coverage did hit a low of 65.3 percent compared to the high in 2001 of 67.3 percent. The second highest type of insurance was private plan with 12.5 percent of respondents having it. Private plan also reached a low since the question was first asked in 2000. Table 43 below illustrates this.

Table 43				
Type of Health Insurance, Ages 18-64, 2000-2003				
	2003	2002	2001	2000
Number of Respondents	3,746	3,468	3,775	3,871
Type of Health Insurance				
Employer Based Coverage	65.3%	66.2%	67.3%	66.8%
Private Plan	12.5%	13.1%	13.1%	13.5%
The Indian Health Service	3.3%	3.1%	2.1%	2.2%
Medicaid or Medical Assistance	3.2%	2.5%	1.9%	1.1%
The Military, CHAMPUS, TriCare, or the VA	3.2%	3.1%	2.5%	2.1%
Medicare	1.3%	1.6%	2.2%	3.9%
Some Other Source	1.0%	1.0%	0.9%	0.8%
None	10.4%	9.4%	10.0%	9.6%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2003

CHILDREN'S HEALTH INSURANCE

The following tables and figures are the result of questions about children's health insurance asked to households who had children ages 17 and under.

Demographics

- Age** Lack of health insurance seems to generally increase as the age of the child increases. The 0-4 age group showed only 1.2 percent uninsured, while the 10-14 age group demonstrated 6.0 percent uninsured.
- Region** There are no significant differences among the five geographic regions.
- Household Income** Lack of health insurance generally decreases with increasing household income. The major exception is those households with an income of less than \$15,000.

Table 44			
Children, Ages 0-17, Who Do Not Have Health Insurance, 2003			
Demographics	# Respondents	% No Health Insurance	95% CI
Total	1,724	3.6	2.8-4.7
<u>Age</u>			
0-4	446	1.2	0.5-2.8
5-9	411	3.4	1.9-5.8
10-14	478	6.0	3.9-9.1
15-17	389	4.5	2.8-7.2
<u>Region</u>			
Southeast	437	2.2	1.1-4.4
Northeast	454	3.6	2.2-5.7
Central	207	3.6	1.7-7.5
West	435	6.0	4.0-9.0
American Indian Counties	191	4.4	2.1-9.2
<u>Household Income</u>			
Less than \$15,000	118	3.6	1.3-9.5
\$15,000-\$19,999	*	*	*
\$20,000-\$24,999	164	8.0	4.7-13.4
\$25,000-\$34,999	278	4.2	2.4-7.1
\$35,000-\$49,999	382	5.0	3.1-7.9
\$50,000-\$74,999	322	1.8	0.6-5.2
\$75,000+	269	0.0	-

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2003

Note: *Results based on sample sizes less than 100 have been suppressed.

Table 45, on the next page, displays the different types of health coverage for respondents children ages 17 and under since 2000. The main type of health care coverage for all years was employer based coverage.

Table 45 Respondents' Children, Ages 17 and Under, Different Types of Health Coverage, 2000-2003				
	2003	2002	2001	2000
Number of Respondents	1,724	1,542	1,767	1,758
Employer based coverage	63.9%	64.5%	68.0%	67.1%
Medicaid, CHIP, or Medical Assistance	15.6%	14.7%	10.1%	8.3%
Private Plan	11.5%	11.0%	12.2%	11.3%
The Indian Health Service	3.0%	3.6%	3.3%	4.1%
The military, CHAMPUS, TriCare, or the VA	1.7%	1.8%	1.1%	1.8%
Medicare	0.3%	0.5%	0.7%	0.9%
Some Other Source	0.4%	0.6%	0.7%	1.0%
None	3.6%	3.2%	3.8%	5.7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2003

As illustrated in Table 46, below, the top reasons since 2000 for having a child without health care coverage included cost of premiums with 71 percent, high deductibles with 53.9 percent, and loss of someone's employment with 20.6 percent.

Table 46 Child Without Health Care Coverage Due to Assorted Reasons, 2000-2003		
Reasons	Number	Percent
Cost of Premiums	294	71.0%
High Deductibles	287	53.9%
Loss of Someone's Employment	295	20.6%
Employer Dropped Coverage	294	9.7%
Don't Believe Coverage is Necessary	283	6.7%
Health Status	298	3.2%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2003

Note: Number = The number of respondents who gave reasons for no child health care coverage.
Percent = The percentage of respondents in this grouping.

Of respondents who had uninsured children, 10.2 percent from 2000 to 2003 indicated their children went without medical care when sick or injured when they should have received medical care. From 2000 to 2003, the primary payer for medical care for uninsured child was the parents with 92.3 percent. From 2000 to 2003, 6 percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.

Figure 37, on the next page, illustrates the length of time since respondent's uninsured child last visited a doctor for a routine checkup or physical examination. From 2000 to 2003 the majority of respondents, 73.1 percent, stated their uninsured child had been to a doctor for a routine checkup within the past year.

Figure 37
Length of Time Since Uninsured Child Visited Doctor for a Routine Checkup,
2000-2003

